

ABSTRACT OF THE DISCLOSURE

The present invention relates to a system and method for ensuring that secure factoring can be given to a seller system in exchange for confirmed accounts 5 receipts. The accounts receivables may comprise orders for goods, which may be merchandise or a service. The confirmation is made by a post system, which acts as an intermediary between the seller system and the purchaser as well as between the seller system and a financial institution from which the factoring originates. The purchase may be a client system. The post system confirms with 10 the client system ordering and identification information. When the post system has sufficient confirmation, it sends a release message to the financial institution to release factoring to the seller system. In the event a good is returned by the purchaser, the good is sent to the post system that may either sell the good through other avenues or return the good to the seller system. The post further 15 notifies the financial institution about the returned good and future factoring is limited. In addition, the post system notifies the seller system about the return.